

## Virginia Health Reform Initiative

### State Corporation Commission Bureau of Insurance Initiatives

- State law vs. federal PPACA
  - Conflicts and inconsistencies
  - Preemption only in the case of conflicts
- Impact on enforcement of state law
  - Both conflicts and inconsistencies have the same impact
  - BOI is unable to enforce PPACA provisions and requirements without legislation
- Policy decision – VHRI can make recommendation to Governor's office or General Assembly
- Draft legislation – at the request of Sec. Hazel
  - Focus on immediate market reforms:
    - Dependent coverage for children to age 26
    - Lifetime and annual limits
    - Prohibition of rescissions
    - Coverage for preventive health care services
    - Choice of health care professionals
    - Prohibition of preexisting condition exclusions for children under age 19
  - BOI used templates developed by an NAIC Committee – vetted by all states and industry
  - Draft also includes a “catch-all” provision to provide the Commission and Bureau with enforcement ability within the confines of the Commission's current structure.
- Decision for VHRI – recommend draft legislation for 2011 General Assembly session